Attorney's Docket No.	

Combined Declaration and Power of Attorney

As a below named inventor, I hereby declare that:				
This declaration is of the following type:				
⊠ original [] supplemental				
	[] national stage of PCT [] divisional			
My residence	e, post office address and	d citizenship are as sta	ted next to my name,	
I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled VEHICLE INSURANCE PREMIUM CALCULATION SYSTEM, ON-BOARD APPARATUS, AND SERVER APPARATUS				which a patent is
the specifica	ion of which			
M	is attached hereto.			
[]	was filed on		_	
	as United States A	pplication Serial Numb	er	and,
			/'c !'	
	was amended on _		(if appli	cable).
1.1	was amended on was filed on as PCT Internation	al Application Number	(if appli	cable). and,
I hereby state	was amended on _ was filed on _ as PCT Internation was amended und	al Application Number er PCT Article 19 on _ ad understand the cont	ents of the above-identified s	cable) and, (if applicable).
I hereby state the claims, as I acknowledg	was amended on _ was filed on _ as PCT Internation was amended under that I have reviewed and amended by any amende	al Application Number er PCT Article 19 on _ ad understand the cont dment referred to abov	ents of the above-identified s	cable) and, (if applicable). specification, including
I hereby state the claims, as I acknowledg Federal Regular I hereby clair application(s) designated a checking the	was amended on _ was filed on _ as PCT Internation was amended under that I have reviewed and amended by any amende e the duty to disclose infoliations, Section 1.56. In foreign priority under Ti for patent or inventor's of t least one country other	al Application Number er PCT Article 19 on ad understand the contident referred to above ormation which is materials. United States Coertificate, or 365(a) of than the United States ion for patent or inventional process.	ents of the above-identified see. erial to patentability as define any PCT International application's certificate, or PCT International applications and the second applications and the second applications and the second applications are second applications are second applications and the second applications are second applications are second applications are second applications are second applications	and, and, (if applicable). specification, including ed in Title 37, Code of 65(b) of any foreign cation which identified below, by
I hereby state the claims, as I acknowledg Federal Regular I hereby clair application(s) designated a checking the	was amended on was filed on as PCT Internation was amended under that I have reviewed an amended by any amended and the control of the second of the sec	al Application Number or PCT Article 19 on ad understand the control of the co	ents of the above-identified see. erial to patentability as define any PCT International application's certificate, or PCT International applications and the second applications and the second applications and the second applications are second applications are second applications and the second applications are second applications are second applications are second applications are second applications	and, and, (if applicable). specification, including and in Title 37, Code of and in Title 37,
I hereby state the claims, as I acknowledg Federal Regular I hereby clair application(s) designated a checking the	was amended on was filed on as PCT Internation was amended under that I have reviewed and amended by any amende e the duty to disclose infoliations, Section 1.56. In foreign priority under Tile for patent or inventor's of tleast one country other box, any foreign applicated date before that of the amended in the priority is the section of the amended in the section of the section	al Application Number or PCT Article 19 on ad understand the control of the co	ents of the above-identified sets. erial to patentability as defined any PCT International application, listed below and have also tor's certificate, or PCT Internationity is claimed.	and, and, (if applicable). specification, including and in Title 37, Code of and in Title 37,
I hereby state the claims, as I acknowledg Federal Regular application(s) designated a checking the having a filing	was amended on was filed on as PCT Internation was amended under that I have reviewed and amended by any amended in the amended by any amended in the amended by any foreign priority under Tiple for patent or inventor's of the amended by any foreign applicating date before that of the amended in the amended	al Application Number or PCT Article 19 on ad understand the control of the co	ents of the above-identified stre. Prial to patentability as defined any PCT International application and have also tor's certificate, or PCT International application is claimed. CLAIMED UNDER 35 USC Date of Filing	and, and, (if applicable). specification, including ed in Title 37, Code of 65(b) of any foreign cation which identified below, by national application \$119(a) Priority Claimed

I hereby claim the benefit under Title 35, United States Code, Section 119(e) of any United States provisional application(s) listed below.

PRIOR U.S. PROVISIONAL APPLICATIONS, BENEFIT CLAIMED UNDER 35 USC §119(e)

(Application No.)	(Filing Date)	(Application No.)	(Filing Date)
(Application No.)	(Filing Date)	(Application No.)	(Filing Date)

I hereby claim the benefit of Title 35, United States Code Section 120 of any United States application(s), or 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S., BENEFIT CLAIMED UNDER 35 USC §120

(Application No.)	(Filing Date)	(Status: Patented, Pending, Abandoned)
(Application No.)	(Filing Date)	(Status: Patented, Pending, Abandoned)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith (list name and registration number or Customer Number)

James A. Oliff, Reg. No. 27,075; William P. Berridge, Reg. No. 30,024; Kirk M. Hudson, Reg. No. 27,562; Thomas J. Pardini, Reg. No. 30,411; Edward P. Walker, Reg. No. 31,450; Robert A. Miller, Reg. No. 32,771; Mario A. Costantino, Reg. No. 33,565; and Stephen J. Roe, Reg. No. 34,463

Send Correspondence to:

Oliff & Berridge

P. O. BOX 19928 ALEXANDRIA, VIRGINIA 22320

Direct Telephone Calls to: (703)836-6400

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name o	f sole or first inventor Shigeru NAKAGAWA	
Inventor's si	nature	Date
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Second inve	ntor's signature	Date
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Residence	· · · · · · · · · · · · · · · · · · ·	Date
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Attorney's Docket No.	
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Combined Declaration and Power of Attorney

As a below name	d inventor, I hereby declare that:		
This declaration is	s of the following type:		
🔀 original	[] supplemental		
[] national s [] divisional	stage of PCT [] continuation [] co	ntinuation-in-part	
My residence, pos	st office address and citizenship are as	stated next to my name,	
sought on the inve	original, first and sole inventor (if only on names are listed below) of the subject n ention entitled ANCE PREMIUM CALCULATION SYS	natter which is claimed and for	which a patent is
the specification of	f which		
🔀 isat	tached hereto.		
	filed on as United States Application Serial Nu was amended on	mber	and,
[] was	filed on as PCT International Application Numb was amended under PCT Article 19 on	er	and,
I hereby state that the claims, as ame	I have reviewed and understand the co nded by any amendment referred to ab	ntents of the above-identified sove.	specification, including
l acknowledge the Federal Regulation	duty to disclose information which is ma s, Section 1.56.	aterial to patentability as define	d in Title 37, Code of
designated at least checking the box, a	gn priority under Title 35, United States atent or inventor's certificate, or 365(a) one country other than the United State any foreign application for patent or inve before that of the application on which	of any PCT International applic es, listed below and have also entor's certificate, or PCT Intern	ation which
PRIC	OR FOREIGN APPLICATIONS, BENEF	IT CLAIMED UNDER 35 USC	§119(a)
Application Numbe		Date of Filing (Day/Month/Year)	Priority Claimed Under 35 USC 119
P2001-062117	Japan	06 / March / 2001	X Yes No
			Yes No

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PRIOR U.S. PROVISIONAL APPLICATIONS, BENEFIT CLAIMED UNDER 35 USC §119(e)

(Application No.)	(Filing Date)	(Application No.)	(Filing Date)
(Application No.)	(Filing Date)	(Application No.)	(Filing Date)

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PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S., BENEFIT CLAIMED UNDER 35 USC §120

(Application No.)	(Filing Date)	(Status: Patented, Pending, Abandoned)
(Application No.)	(Filing Date)	(Status: Patented, Pending, Abandoned)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith (list name and registration number or Customer Number)

James A. Oliff, Reg. No. 27,075; William P. Berridge, Reg. No. 30,024; Kirk M. Hudson, Reg. No. 27,562; Thomas J. Pardini, Reg. No. 30,411; Edward P. Walker, Reg. No. 31,450; Robert A. Miller, Reg. No. 32,771; Mario A. Costantino, Reg. No. 33,565; and Stephen J. Roe, Reg. No. 34,463

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F		Date
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Residence	Chiba-shi, Chiba, Japan		